

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

1. (currently amended) A method implemented at least partially on a programmed computer for coordinated investment, the method comprising:
 - providing a stabilized return on holdings of fluctuating return assets that are held by an insurance carrier account;
 - providing a second return, where the second return is substantially based on value of an established index and value of a notional investment;
 - receiving a payment tied to an established rate; and
 - automatically adjusting the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.
2. (currently amended) A method according to claim 1, wherein the established rate is ~~further comprising receiving~~ LIBOR plus a percentage.
3. (original) A method according to claim 2, wherein the percentage is a spread.

4. (original) A method according to claim 2, wherein receiving LIBOR plus a percentage is linked to providing the second return.

5. (currently amended) A method according to claim 1, wherein the established rate is ~~further comprising receiving~~ LIBOR minus a percentage.

6. (original) A method according to claim 5, wherein the percentage is a spread.

7. (original) A method according to claim 5, wherein receiving LIBOR minus a percentage is linked to providing the second return.

8. (original) A method according to claim 1, further comprising receiving a fee linked to providing the stabilized return.

9. (original) A method according to claim 1, wherein the insurance carrier account is a separate account.

10. (original) A method according to claim 1, wherein the second return is a total return swap on the established index, and based on the notional investment.

11. (original) A method according to claim 1, wherein the second return is a futures contract on the established index, and based on the notional investment.

12. (original) A method according to claim 1, wherein the second return is a forward contract on the established index, and based on the notional investment.

13. (original) A method according to claim 1, wherein adjusting the holdings of fluctuating return assets occurs on a periodic basis.

14. (original) A method according to claim 13, wherein the periodic basis is substantially every month.

15. (original) A method according to claim 13, wherein the periodic basis is substantially every quarter.

16. (original) A method according to claim 1, further comprising adjusting the holdings of fluctuating return assets in response to a change in the notional investment.

17. (original) A method according to claim 1, wherein a stable value provider provides the stabilized return.

18. (original) A method according to claim 1, wherein a stable value provider provides the second return.

19. (original) A method according to claim 1, wherein an insurance carrier

holding the insurance carrier account adjusts the holdings of fluctuating return assets.

20. (currently amended) A method implemented at least partially on a programmed computer for a stable value provider to provide coordinated investment, the method comprising:

providing a stabilized return to an insurance carrier separate account on holdings of fluctuating return assets that are held by the insurance carrier separate account;

providing a total return to the insurance carrier separate account, where the total return is based on value of an established index and value of a notional investment;

receiving a payment tied to an established rate; and

automatically and periodically adjusting the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.

21. (original) A method according to claim 20, wherein periodically adjusting the stabilized return occurs in response to a change in the holdings of the fluctuating return assets that are held by the insurance carrier separate account.

22. (original) A method according to claim 20, wherein periodically adjusting the total return occurs in response to a change in the notional investment.

23. (original) A method according to claim 20, wherein periodically adjusting the stabilized return occurs in response to a change in the notional investment.

24. (currently amended) A method implemented at least partially on a programmed computer for coordinated investment by an insurance company account, the method comprising:

receiving a stabilized return on holdings of fluctuating return assets that are held by the insurance carrier account;

receiving a second return, where the second return is substantially based on value of an established index and value of a notional investment;

providing a payment tied to an established rate; and

automatically adjusting the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

25. (currently amended) A method according to claim 24, wherein the established rate is ~~further comprising providing~~ LIBOR plus a percentage.

26. (original) A method according to claim 25, wherein the percentage is a spread.

27. (original) A method according to claim 25, wherein providing LIBOR plus a percentage is linked to receiving the second return.

28. (currently amended) A method according to claim 24, wherein the established rate is further comprising providing LIBOR minus a percentage.
29. (original) A method according to claim 28, wherein the percentage is a spread.
30. (original) A method according to claim 28, wherein providing LIBOR minus a percentage is linked to receiving the second return.
31. (original) A method according to claim 24, further comprising providing a fee linked to receiving the stabilized return.
32. (original) A method according to claim 24, wherein the insurance carrier account is a separate account.
33. (original) A method according to claim 24, wherein the second return is a total return swap on the established index and based on the notional investment.
34. (original) A method according to claim 24, wherein the second return is a future contract on the established index, and based on the notional investment.
35. (original) A method according to claim 24, wherein the second return is a forward contract on the established index, and based on the notional investment.

36. (original) A method according to claim 24, wherein adjusting the holdings of fluctuating return assets occurs on a periodic basis.

37. (original) A method according to claim 34, wherein the periodic basis is substantially every month.

38. (original) A method according to claim 34, wherein the periodic basis is substantially every quarter.

39. (original) A method according to claim 24, further comprising adjusting the holdings of fluctuating return assets in response to a change in the notional investment.

40. (original) A method according to claim 24, wherein a stable value provider provides the stabilized return.

41. (original) A method according to claim 24, wherein a stable value provider provides the second return.

42. (currently amended) A method implemented at least partially on a programmed computer for coordinated investment by an insurance company separate account, the method comprising:

receiving a stabilized return on holdings of fluctuating return assets that are held

by the separate account;

receiving a total return that is based on value of an established index and value of a notional investment;

providing a payment tied to an established rate; and

automatically and periodically adjusting the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.

43. (original) A method according to claim 42, wherein periodically adjusting the stabilized return occurs in response to a change in the holdings of the fluctuating return assets that are held by the insurance carrier separate account.

44. (original) A method according to claim 42, wherein periodically adjusting the total return occurs in response to a change in the notional investment.

45. (original) A method according to claim 42, wherein periodically adjusting the stabilized return occurs in response to a change in the notional investment.

46. (currently amended) A system for coordinated investment, the system comprising:

means for providing a stabilized return on holdings of fluctuating return assets that are held by an insurance carrier account;

means for providing a second return, where the second return is substantially

based on value of an established index and value of a notional investment;

means for receiving a payment tied to an established rate; and

means for adjusting the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

47. (currently amended) A system for a stable value provider to provide coordinated investment, the system comprising:

means for providing a stabilized return to an insurance carrier separate account on holdings of fluctuating return assets that are held by the insurance carrier separate account;

means for providing a total return to the insurance carrier separate account, where the total return is based on value of an established index and value of a notional investment;

means for receiving a payment tied to an established rate; and

means for periodically adjusting the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.

48. (currently amended) A system for coordinated investment by an insurance company account, the system comprising:

means for receiving a stabilized return on holdings of fluctuating return assets that are held by the insurance carrier account;

means for receiving a second return, where the second return is substantially

based on value of an established index and value of a notional investment;

means for providing a payment tied to an established rate; and

means for adjusting the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

49. (currently amended) A system for coordinated investment by an insurance company separate account, the system comprising:

means for receiving a stabilized return on holdings of fluctuating return assets that are held by the separate account;

means for receiving a total return that is based on value of an established index and value of a notional investment;

means for providing a payment tied to an established rate; and

means for periodically adjusting the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.

50 - 53. (cancelled)

54. (currently amended) A computer-readable medium having computer executable software code stored thereon, the code for coordinated investment, the code comprising:

code to provide a stabilized return on holdings of fluctuating return assets that are held by an insurance carrier account;

code to provide a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

55. (currently amended) A computer-readable medium having computer executable software code stored thereon, the code for a stable value provider to provide coordinated investment, the code comprising:

code to provide a stabilized return to an insurance carrier separate account on holdings of fluctuating return assets that are held by the insurance carrier separate account;

code to provide a total return to the insurance carrier separate account, where the total return is based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.

56. (currently amended) A computer-readable medium having computer

executable software code stored thereon, the code for coordinated investment by an insurance company account, the code comprising:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the insurance carrier account;

code to receive a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

57. (currently amended) A computer-readable medium having computer executable software code stored thereon, the code for coordinated investment by an insurance company separate account, the code comprising:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the separate account;

code to receive a total return that is based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.

58. (currently amended) A programmed computer for coordinated investment, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to provide a stabilized return on holdings of fluctuating return assets that are held by an insurance carrier account;

code to provide a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

59. (currently amended) A programmed computer for a stable value provider to provide coordinated investment, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to provide a stabilized return to an insurance carrier separate account on holdings of fluctuating return assets that are held by the insurance carrier separate account;

code to provide a total return to the insurance carrier separate account, where the total return is based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.

60. (currently amended) A programmed computer for coordinated investment by an insurance company account, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the insurance carrier account;

code to receive a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second

return.

61. (currently amended) A programmed computer for coordinated investment by an insurance company separate account, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the separate account;

code to receive a total return that is based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or automatically and periodically adjusting the total return when the total return exceeds the established rate.